

**Information to identify the case:**

Debtor 1	<b>Robert J Headley Jr</b>	Social Security number or ITIN	xxx-xx-0425
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-31665-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J Headley Jr

2/16/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert J Headley Jr  
Debtor

Case No. 18-31665-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 16, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db	+ Robert J Headley Jr, 23 Elizabeth Dr, Pennsville, NJ 08070-2521
517846153	+ Capital Services, PO Box 150, Berlin, NJ 08009
517846154	+ Citizens Bank, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
517851296	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517881028	+ TD Bank, c/o Richard J.Tracy, III, Esq, 30 Montgomery Street , Suite 1205, Jersey City NJ 07302-3835
517877333	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517846151	+ EDI: CITICORP	Feb 17 2024 01:41:00	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
517971200	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 16 2024 20:52:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
517972756	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 16 2024 20:52:00	Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919
517846152	+ EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517943986	EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517961993	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517940453	EDI: CRFRSTNA.COM	Feb 17 2024 01:40:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517846155	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 16 2024 21:12:14	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517846156	Email/PDF: DellBKNotifications@resurgent.com	Feb 16 2024 21:00:43	Dell, PO Box 6403, Carol Stream, IL 60197
517871797	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 21:00:36	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517856996	+ Email/Text: bncemail@w-legal.com	Feb 16 2024 20:53:00	FOUNDATION FINANCE COMPANY, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517846157	+ EDI: CRFRSTNA.COM	Feb 17 2024 01:40:00	Firestone-Credit First National Assoc., PO Box

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517846158	+ Email/Text: administrative@foundationfinance.com	Feb 16 2024 20:53:00	81315, Cleveland, OH 44181-0315 Foundation Finance Co., PO Box 3148, Hicksville, NY 11802-3148
517846159	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 16 2024 20:52:00	Freedom Mortgage, 907 Pleasant Valley #3, Mt Laurel, NJ 08054-1210
517940606	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 16 2024 20:52:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
517846160	+ EDI: PHINGENESIS	Feb 17 2024 01:41:00	Genesis Card Services, PO Box 84059, Columbus, OH 31908-4059
517920627	Email/PDF: resurgentbknofications@resurgent.com	Feb 16 2024 21:11:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517846161	+ EDI: LENDNGCLUB	Feb 17 2024 01:41:00	Lending Club, 71 Stevenson Rd #300, San Francisco, CA 94105-2985
517932383	+ EDI: LENDNGCLUB	Feb 17 2024 01:41:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
517846162	+ EDI: SYNC	Feb 17 2024 01:40:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
517917475	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2024 21:00:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517846163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2024 21:00:29	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
517959553	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517934327	EDI: Q3G.COM	Feb 17 2024 01:41:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517846164	EDI: TDBANKNORTH.COM	Feb 17 2024 01:41:00	TD Bank, PO Box 8400, Lewiston, ME 04243
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LendingClub Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Terry Tucker	on behalf of Debtor Robert J Headley Jr terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5